

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE:  
ECHOLS, MARGARET S.

CASE NO. 97-10907

CHAPTER 7

DEBTOR(S)

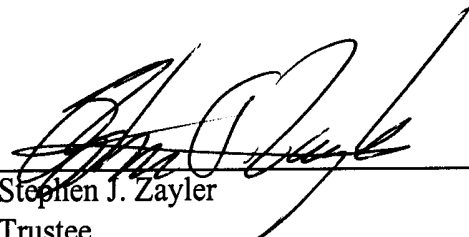
FILED  
DISTRICT CLERK  
EASTERN DISTRICT OF TEXAS  
SEP 26 PM 1:10  
CLERK  
DEPUTY

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION,  
AND REPORT OF PROPOSED DISTRIBUTION**

Stephen J. Zayler, trustee of the estate of the above-named Debtor(s), certifies to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of the office of the trustee, that the trustee has examined all proofs of claims as appropriate under the proposed distribution, and that the proposed distribution, attached hereto, is proper and consistent with the law and rules of the court. The trustee applies for commission and expenses set forth herein and states that they are reasonable and proper.

Therefore, the trustee requests that the Final Report, Application for Compensation, and Report of Proposed Distribution be approved.

DATE: September 27, 1999

  
Stephen J. Zayler  
Trustee

\*\*\*\*\*

**REVIEWED BY THE UNITED STATES TRUSTEE:**

I have reviewed the Trustee's Final Report, Application for Compensation, and Report of Proposed Distribution and have no objection.

United States Trustee

Date: 10-14-99

By: 

54  
aw

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE:	)	
ECHOLS, MARGARET S.	)	CASE NO. 97-10907
	)	
	)	CHAPTER 7
DEBTOR(S)	)	

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION  
AND APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE**

The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth herein: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced monies from personal funds for expenses, and that the Trustee has not been reimbursed or indemnified.
2. The Trustee submits Schedule F as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. Sec. 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. Sec. 554(c).
3. The Trustee has reduced all assets of this estate to cash or otherwise lawfully disposed of them, and the estate is ready to be closed.
4. The Trustee submits Schedule A as the account of estate cash receipts and disbursements.
5. There is no agreement or understanding between the Trustee and any other person for a division of the compensation sought by this application except as permitted by the Bankruptcy Code.
6. The Trustee requests approval of this final report.
7. The Trustee has examined each and every claim filed and noted his approval of claims as filed, or he has filed objections to allowance or requests for reclassification.
8. The Trustee further requests that after final distribution of all monies in accordance with the Trustee's Report of Final Distribution, and upon filing of A Supplemental Final Report and Account and certification by the U.S. Trustee the trustee be discharged from office and that the case be closed.

I declare under penalty of perjury that this Report and attached Schedules are true and correct to the best of my knowledge and belief.

Dated: September 27, 1999

  
\_\_\_\_\_  
Stephen J. Zayler Trustee

## SCHEDULE A-1

FINAL ACCOUNT AS OF September 27, 1999

A. RECEIPTS	\$12,625.08
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### B. DISBURSEMENTS

(1) Secured creditors	0.00
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(2) Administrative	4,397.52
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(3) Priority	0.00
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(4) Other	0.00
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TOTAL DISBURSEMENTS	\$4,397.52
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BALANCE OF FUNDS	\$8,227.56
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TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE:

ZAYLER

CASE NAME:

ECHOLS, MARGARET

COMMENTS:

CASE NUMBER:

97-10907

DATE UST APPROVED:

10-14-99

ESTATE INCOME:

TOTAL RECEIPTS:

\$12,625.08

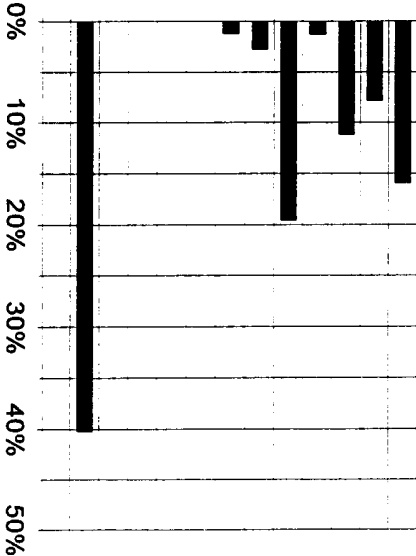
100.00%

ESTATE EXPENSES:

TRUSTEE'S COMMISSION  
TRUSTEE'S EXPENSES  
FIRM'S PROFESSIONAL FEES  
FIRM'S PROFESSIONAL EXPENSES  
OTHER ATTORNEY FEES  
OTHER PROFESSIONAL FEES  
COURT COSTS  
ESTATE EXPENSES(TAXES, ETC)  
PRIOR CHAPTER COSTS  
SECURED CLAIMS PAID  
PRIORITY CLAIMS PAID  
UNSECURED CLAIMS PAID  
OTHER(RETURN TO DEBTOR, ETC)

2,012.51  
989.38  
1,410.50  
165.76  
2,471.26  
350.00  
150.00  
0.00  
0.00  
0.00  
0.00  
5,075.67  
0.00

15.94%  
7.84%  
11.17%  
1.31%  
19.57%  
2.77%  
1.19%  
0.00%  
0.00%  
0.00%  
0.00%  
40.20%  
0.00%



UNSECURED CLAIMS  
ALLOWED

16,864.09

UNSECURED CLAIMS  
PAID

5,075.67

PERCENT RECOVERED  
FOR UNSECURED

30.10%

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1

Case No: 97-10907 BP1 Judge: BILL PARKER  
Case Name: ECHOLS, MARGARET S.

For Period Ending: 09/27/99

Trustee Name: Stephen J. Zayler  
Date Filed (f) or Converted (c): 05/27/97 (f)  
341(a) Meeting Date: 06/27/97  
Claims Bar Date: 10/05/97

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. JUDI REAL ESTATE K.G. ACCT.	80,000.00	20,949.04		12,500.00	FA
3. HOUSEHOLD GOODS	150.00	0.00		0.00	FA
4. WEARING APPAREL	1,000.00	0.00		0.00	FA
5. JEWELRY	500.00	0.00		0.00	FA
6. IRA	500.00	0.00		0.00	FA
7. BURIAL CRIPT	12,800.00	0.00		0.00	FA
8. '93 MITSUBUSHI	1,500.00	0.00		0.00	FA
9. OFFICE FURNITTURE	8,975.00	0.00		0.00	FA
10. Post-Petition Interest Deposits (u)	1,500.00	0.00		0.00	FA
	0.00	N/A		125.08	FA

TOTALS (Excluding Unknown Values)

\$106,925.00

\$20,949.04

\$12,625.08

Gross Value of Remaining Assets  
\$0.00  
(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 03/31/99

Current Projected Date of Final Report (TFR): 09/30/99

## FORM 2

Page: 1

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 97-10907 BPI  
Case Name: ECHOLS, MARGARET S.

Taxpayer ID No: 75-6541176  
For Period Ending: 09/27/99

Trustee Name: Stephen J. Zayler  
Bank Name: NationsBank, N.A.  
Account Number: 3753856498 Money Market - Interest Bearing  
Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
03/03/99	1	RANDALL B. ECHOLS	BALANCE FORWARD						0.00
09/99	000101	JULIE M. KOENIG	PURCHASE OF UDI IN REAL ESTATE PAYMENT OF ATTY. FEES & EXPENSES PER ORDER DATED 3-2-99.	12,500.00		2,471.26			12,500.00
03/31/99	10	NationsBank, N.A.	INTEREST RECD FROM BANK		20.16				10,048.90
04/30/99	10	NationsBank, N.A.	INTEREST RECD FROM BANK		20.67				10,069.57
05/12/99	000102	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	ATTORNEY FEES & EXPENSES PER ORDER DATED 5-7 -99.			1,576.26			8,493.31
05/28/99	10	NationsBank, N.A.	INTEREST RECD FROM BANK		17.71				8,511.02
06/30/99	10	NationsBank, N.A.	INTEREST RECD FROM BANK		18.21				8,529.23
07/30/99	10	NationsBank, N.A.	INTEREST RECD FROM BANK		16.49				8,545.72
08/31/99	10	NationsBank, N.A.	INTEREST RECD FROM BANK		17.62				8,563.34
09/21/99	000103	DAVID S. TAMMINGA CPA	PAYMENT OF ACCOUNTANT FEES PER ORDER DATED 9-15-99.			350.00			8,213.34
09/27/99	10	1403 TURTLE CREEK LUFKIN, TX 75901 NationsBank, N.A.	INTEREST RECD FROM BANK		14.22				8,227.56
09/27/99	10	Transfer to acct #3753856786	Final Posting Transfer					-8,227.56	0.00

Account 3753856498	Balance Forward	0.00							
	1 Deposits	12,500.00							4,397.52
	7 Interest Postings	125.08							0.00
	Subtotal	\$ 12,625.08							8,227.56
	0 Adjustments In	0.00							
	0 Transfers In	0.00							
	Total	\$ 12,625.08							12,625.08
	3 Checks								
	0 Adjustments Out								
	1 Transfers Out								
	Total								\$ 12,625.08

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 97-10907 BPI  
Case Name: ECHOLS, MARGARET S.

Taxpayer ID No: 75-6541176  
For Period Ending: 09/27/99

Trustee Name: Stephen J. Zayler  
Bank Name: NationsBank, N.A.  
Account Number: 3753856786 Checking - Non Interest  
Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
09/27/99		Transfer from Acct #3753856498	BALANCE FORWARD						0.00
			Transfer In From MMA Account					8,227.56	8,227.56

Account 3753856786	
Balance Forward	0.00
0 Deposits	0.00
0 Interest Postings	0.00
Subtotal	\$ 0.00
0 Adjustments In	0.00
1 Transfers In	8,227.56
Total	\$ 8,227.56

Report Totals	
Balance Forward	0.00
1 Deposits	12,500.00
7 Interest Postings	125.08
Subtotal	\$ 12,625.08
0 Adjustments In	0.00
1 Transfers In	8,227.56
Total	\$ 20,852.64
3 Checks	4,397.52
0 Adjustments Out	0.00
1 Transfers Out	8,227.56
Total	\$ 12,625.08
Net Total Balance	\$ 8,227.56

IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS

BEAUMONT DIVISION 99 SEP 15 AM 8:20

IN RE:

MARGARET S. ECHOLS

DEBTOR

§  
§  
§  
§  
§  
§

FILED  
U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS

BY in DEPUTY  
CASE NO. 97-10907  
CHAPTER 7

ORDER ALLOWING COMPENSATION TO ACCOUNTANT

EOD SEP 15 '99

On this day came on to be considered the Motion of STEPHEN J. ZAYLER, the Trustee in the above captioned proceeding, pursuant to 11 U.S.C. Section 330, for the allowance of compensation to DAVID S. TAMMINGA, Certified Public Accountant, for services rendered to the Trustee herein for the Bankruptcy Estate of MARGARET S. ECHOLS, as set out in said Motion; and the Court being of the opinion that the same was a necessary expense of this debtor estate, it is therefore;

ORDERED that the Trustee herein pay to DAVID S. TAMMINGA, Certified Public Accountant, the sum and amount of \$350.00, for services rendered to the Trustee in connection with the Bankruptcy Estate of MARGARET S. ECHOLS, and that the same shall be taxed as an administrative expense in this proceeding.

SIGNED this the 14th day of September, 1999.

Bruce Parker  
U.S. BANKRUPTCY JUDGE

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IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

MAR 3 1999

IN RE:

MARGARET S. ECHOLS  
SSN 244-88-9108  
DEBTOR

§  
§  
§  
§  
§

CASE NO. 97-10907  
CHAPTER 7

EOD MAR 3 '99

ORDER APPROVING APPLICATION FOR COMPENSATION AND  
REIMBURSEMENT OF EXPENSES FOR SPECIAL COUNSEL FOR TRUSTEE  
AS AN ADMINISTRATIVE EXPENSES

CAME ON this day to be considered the Application for Compensation and Reimbursement of Expenses filed by STEPHEN J. ZAYLER, Trustee, on behalf of JULIE M. KOENIG, Special Counsel for the Bankruptcy Estate, and it appearing to the Court that the Application is well taken and should be granted pursuant to 11 U.S.C. Section 330, it is therefore

ORDERED, ADJUDGED AND DECREED that the Trustee be authorized to pay to JULIE M. KOENIG, as an administrative expense, compensation for legal services rendered as Special Counsel for the Bankruptcy Estate, the sum of \$2,390.00, and reimbursement of out-of-pocket expenses in the sum and amount of \$81.26 for a total of fees and expenses of \$2,471.26 and that the same be paid from the funds of this estate upon execution thereof.

DATED this 2nd day of March 1999.

Brian Parker  
UNITED STATES BANKRUPTCY JUDGE

APPLICATION FOR COMPENSATION AND REIMBURSEMENT  
OF EXPENSES PURSUANT TO 11 U.S.C. SECTION 330

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FILED  
U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS

IN THE UNITED STATES BANKRUPTCY COURT MAY 10 1999  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

CLERK, U.S. BANKRUPTCY COURT  
3\*  
DEPUTY

IN RE:

MARGARET S. ECHOLS  
SSN 244-88-9108  
DEBTOR

CASE NO. 97-10907

CHAPTER 7

EOD MAY 10'99

ORDER APPROVING APPLICATION FOR COMPENSATION AND  
REIMBURSEMENT OF EXPENSES FOR COUNSEL FOR TRUSTEE

CAME ON this day to be considered the Application for Compensation and Reimbursement of Expenses filed by STEPHEN J. ZAYLER, Trustee, on behalf of Stephen J. Zayler, Counsel for the Trustee and it appearing to the Court that the Application is well taken and should be granted pursuant to 11 U. S. C. Section 330, it is therefore

*(with an appropriate reduction to \$40.00 per hour)*

ORDERED, ADJUDGED and DECREED that the Trustee be authorized to pay to STEPHEN J. ZAYLER, as compensation for legal services rendered as Counsel for the Trustee, the sum and amount of ~~\$1432.50~~ <sup>\$1410.50</sup>, and reimbursement of out-of-pocket expenses in the sum and amount of \$165.76 for a total of fees and expenses of ~~\$1598.26~~ <sup>\$1576.26</sup> and that the same be paid from the funds of this estate upon execution hereof.

DATED this the 7th day of May, 1999.

Burt Parker  
BANKRUPTCY JUDGE

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## SCHEDULE B

### APPLICATION FOR COMPENSATION

#### COMPUTATION OF COMMISSIONS

Receipts	\$12,625.08	25 % of First \$5,000	\$1,250.00
Less	-\$5,000	(\$1,250.00 Max)	
Balance	\$7,625.08	10 % of Next \$45,000	\$762.51
Less	-\$45,000	(\$4,500.00 Max)	
Balance	\$0.00	5 % of Next \$950,000	\$0.00
Less	-\$950,000	(\$47,500.00 Max)	
Balance	\$0.00	3 % of Balance	\$0.00

TOTAL COMPENSATION REQUESTED \$2,012.51

#### TRUSTEE EXPENSES:

Premium on Trustee's Bond		\$0.00
Travel (54.00 mile at 0.35cents per mile)		\$18.90
Copies (703.00 page at 0.25 cents per copy)		\$175.75
Postage		\$58.58
Telephone Charges		\$30.00
Clerical/Secretarial (7.50 at 15.00 per hour)	SEE ATTACHED	\$112.50
Paralegal/Assistance (9.0 at 50.00 per hour) (4.7 at 30.00 per hour)	SEE ATTACHED	\$591.00
Supplies/Stationary		\$2.65
Distribution Expenses		\$0.00
Miscellaneous		\$0.00

TOTAL EXPENSES \$989.38

Records : Trustee did not take possession of  
business or personal records of Debtor.

X

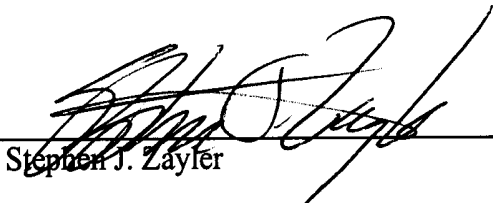
Notice given debtor on  
to pick up business or personal records  
in hands of Trustee.

THE STATE OF TEXAS )

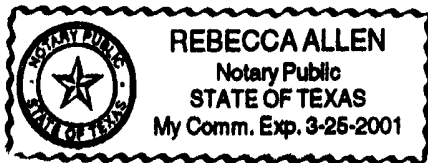
COUNTY OF ANGELINA )

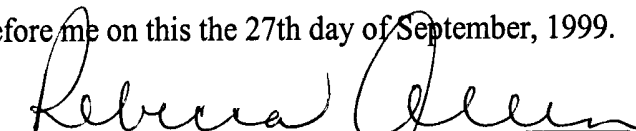
BEFORE ME, the undersigned authority on this date personally appeared Stephen J. Zayler, and under oath stated the following:

"I, Stephen J. Zayler, am the duly appointed Trustee in the ECHOLS, MARGARET S. bankruptcy proceeding. I am hereby making application for the maximum amount of Trustee fees, as it is my opinion that the maximum amount was earned by me in carrying out my duties as Trustee. I held the 341a meeting, assisted in the filing of an adversary proceeding and eventually worked out an agreement to sell co-owned real estate, reviewed claims, and had numerous conferences and correspondence with the debtor's attorney and the attorney for the co-owner of the real estate involved. Further, I performed all other numerous duties of a Trustee, including, but not limited to, preparing Trustee's Final Report, will make disbursements and will prepare the Supplemental Final Report.

  
\_\_\_\_\_  
Stephen J. Zayler

SWORN TO AND SUBSCRIBED TO before me on this the 27th day of September, 1999.



  
\_\_\_\_\_  
NOTARY PUBLIC, THE STATE OF TEXAS

ITEMIZATION OF SECRETARIAL AND CLERICAL TIME

August 25, 1997 - Setting up file;  
(RA - .10)

July 14, 1997 - Receipt of and calendar bar date;  
(RA - .10)

March 10, 1998 - Correspondence to David Packard requesting legal description on real estate;  
(SC - .20)

March 14, 1998 - Receive and review correspondence from Floyd Landrey regarding his representation of Randall Echols;  
(RA - .10)

April 24, 1998 - Organize file;  
(RA - .20)

October 7, 1998 - Receive and review Notice of Entry of Order Deferring Filing Fees;  
(RA - .10)

October 28, 1998 - Receive and review Notice of Entry of Order Employing Attorney for Trustee;  
(RA - .10)

November 3, 1998 - Receive and review Notice of Entry of Order Employing Special Counsel;  
(RA - .10)

November 16, 1998 - Receive and list Notice of Appearance filed by Mary Daffin on behalf of GE Capital Mortgage Services;  
(RA - .10)

November 25, 1998 - Receive and calendar notice of status conference in adversary proceeding;  
(RA - .10)

December 7, 1998 - Receive and calendar notice of hearing on Motion to Lift Stay and Trustee's Response;  
(RA - .10)

January 7, 1999 - Telephone conference with Debbie at Bankruptcy Court regarding status conference hearing;  
(RA - .10)

February 12, 1999 - Receive and review payment history on home from G. E. Capital and discuss with the Trustee;  
(RA - .20)

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March 3, 1999 - Open new account with NationsBank and load account information;  
(RA - .20)

March 3, 1999 - Preparation of receipt of funds;  
(CP - .10)

March 3, 1999 - Prepare deposit, post and transmit;  
(RA - .20)

March 3, 1999 - Prepare W-9 for transmittal to NationsBank;  
(RA - .10)

March 8, 1999 - Organize file;  
(RA - .10)

March 8, 1999 - Telephone conference with Mary Daffin's office regarding hearing on Motion to Lift Stay;  
(RA - .10)

March 17, 1999 - Receive and review Notice of Entry of Order Dismissing Motion to Lift Stay of GE Capital;  
(RA - .10)

March 23, 1999 - Receive and review Notice of Entry of Order Dismissing Adversary proceeding;  
(RA - .10)

March 26, 1999 - Review of correspondence from IRS regarding tax identification number;  
(RA - .10)

April 1, 1999 - Copying, stapling and folding of Summary of Trustee's Application for Allowance of Compensation to Attorney, sealing, addressing and stamping of notices for mailing to creditors and interested parties;  
(CP - .60)

April 12, 1999 - Reconcile bank statement;  
(BH - .10)

April 22, 1999 - Receive and review Notice of Entry of Order Employing Accountant;  
(RA - .10)

April 29, 1999 - Telephone conference with Patti Cook at Mary Daffin's office regarding the signature page on Agreed Order Lifting Stay;  
(RA - .10)

May 6, 1999 - Trip to and from accountant's office delivering information for preparing tax returns;  
(RA - .60)

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May 11, 1999 - Correspondence to Bankruptcy Court returning claims folder;  
(RA - .20)

May 12, 1999 - Receive and review Notice of Entry of Order to Pay Attorney for Trustee;  
(RA - .10)

May 12, 1999 - Prepare disbursement check to Stephen J. Zayler for attorney fees and post disbursement;  
(RA - .20)

May 18, 1999 - Reconcile bank statement;  
(RA - .10)

June 3, 1999 - Receive and review Notice of Entry of Order Approving Stipulation with GE Capital on Motion to Lift Stay and Trustee's Response;  
(RA - .10)

June 16, 1999 - Reconcile bank statement;  
(RA - .10)

July 14, 1999 - Reconcile bank statement;  
(RA - .10)

July 26, 1999 - Prepare fiduciary tax returns for mailing to District Director and IRS in Austin;  
(BH - .10)

July 26, 1999 - Copy and return employment contract to David Tamminga;  
(BH - .10)

August 5, 1999 - Copying, stapling and folding of Summary of Trustee's Application for Allowance of Compensation to Accountant, sealing, addressing and stamping of notices for mailing to creditors and interested parties;  
(CP - .60)

August 16, 1999 - Reconcile bank statement;  
(BH - .10)

September 3, 1999 - Correspondence to Court requesting Clerk's Bill of Cost and docket sheet;  
(RA - .20)

September 8, 1999 - Receive and review correspondence from Internal Revenue Service regarding fiduciary tax return;  
(RA - .10)

September 10, 1999 - Receive and review Bill of Costs and docket sheet;  
(RA - .10)

September 14, 1999 - Reconcile bank statement;  
(BH - .10)

Itemization of Secretarial & Clerical Time - Page 3

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September 21, 1999 - Prepare disbursement check to David Tamminga and post disbursement;

(RA - .20)

September 27, 1999 - Organize file;

(RA - .20)

September 27, 1999 - Copy all bank statements, deposit slips and canceled checks for delivery of originals to U. S. Trustee's office;

(BH - .10)

September 27, 1999 - Transfer funds from MMA to checking account at NationsBank and post accrued interest;

(RA - .20)

September 27, 1999 - Prepare and compile Trustee's Final Report for submission to U. S. Trustee;

(RA - .30)

RECAP OF SECRETARIAL & CLERICAL TIME:

REBECCA ALLEN -	5.40 hrs. @ \$15.00/per hr. =	\$ 81.00
CARI PARRISH -	1.30 hrs. @ \$15.00/per hr. =	19.50
BEVERLY HATCHER -	.60 hrs. @ \$15.00/per hr. =	9.00
SHERRY CARNLEY -	.20 hrs. @ \$15.00/per hr. =	3.00

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TOTAL:	7.5 hrs. @ \$15.00/per hr. =	\$ 112.50
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## RESUMES OF THE PARALEGAL ASSISTANTS TO THE TRUSTEE

### Rebecca Allen

Employed by the Trustee September 1, 1990. Has 22 years bankruptcy and other legal experience and was formerly employed by another Chapter 7 Trustee.

Her duties performed for the Trustee include loading information into the case management system when files are received, preparation of Trustee's Report of No Distribution, preparation of various correspondence between Trustee and interested parties, answer telephone calls regarding routine questions, assisting with the location, collection and disposition of assets, assisting in the collection of sale proceeds and accounts receivable, answering questions from creditors, opening bank accounts, securing Tax ID Nos., preparing deposits and disbursement checks, posting deposits and disbursements into computer, reconciling bank statements, organizing files, preparation of objections to claims, preparation of various pleadings including applications and motions in contested matters, preparation of semi-annual reports, preparation of Trustee's Final Reports and Request for Compensation and preparation of Trustee's Supplemental Final Reports.

### Sherry Carnley

Employed by the Trustee December 1, 1994. Has 17 years broad legal experience in all areas of law.

Her duties performed for the Trustee include organizing files, preparation of various pleadings including applications and motions in contested matters, principal assistant to the attorney for the Trustee in the preparation of adversary proceeding complaints, discovery, pre-trial and post-trial pleadings, preparing monthly reports in operating Chapter 7's, principally responsible for assisting with the location, collection, and disposition of assets, assisting in the collection of sale proceeds and accounts receivable, answering general questions from creditors, preparation of correspondence, preparation of objections to claims, preparation of various miscellaneous and other legal documents.

### Beverly Hatcher

Employed by the Trustee June 1, 1998. Formerly employed by an attorney, but had no bankruptcy experience prior to coming to work for the Trustee.

Her duties include assisting in the set-up of files, filing, occasionally preparing receipts of checks, assisting in the mailing of notices, assisting in posting to ledger and reconciling bank statements, occasionally preparing deposits for mailing to NationsBank by Airborne Express, preparation of general correspondence and answering various telephone calls between the Trustee and interested parties regarding routine questions, verifying receipts against bank statements, assisting in the copying and mailing of notices, pleadings and general correspondence, preparation of objections to claims, preparation of various pleadings, assisting in the preparation of semi-annual reports, and preparation of Trustee's Supplemental Final Reports.

ITEMIZATION OF PARALEGAL TIME

June 2, 1997 - Review of Schedules and Statement of Financial Affairs as to possible assets, secured creditors and matters which need to be taken care of prior to the 341a hearing;

(RA - .20)

June 2, 1997 - Correspondence to David Packard, attorney for debtors, requesting additional information for the Trustee to review prior to 341a hearing;

(RA - .30)

July 1, 1997 - Conference with the Trustee results of 341a hearing and possible assets of case;

(RA - .10)

July 1, 1997 - Telephone conference with David Packard regarding co-ownership of house;

(RA - .10)

July 8, 1997 - Receive and review Schedule C furnished to Trustee by Debtor which was not included in original filing;

(RA - .10)

July 8, 1997 - Correspondence to Randall Echols, co-owner of real estate, advising of filing and estate's ownership of interest in property;

(SC - .40)

September 10, 1997 - Telephone conference with David Packard regarding co-owned property and discuss with the Trustee;

(RA - .20)

September 10, 1997 - Conference with the Trustee regarding status of administration;

(SC - .10)

September 23, 1997 - Correspondence to Randall Echols advising that Trustee will attempt to sell co-owned property;

(SC - .30)

September 25, 1997 - Receive and review correspondence from Randall Echols responding to Trustee's request for offer to buy out estate's interest in real estate;

(SC - .10)

October 30, 1997 - Correspondence to David Packard advising him of necessity of filing adversary proceeding;

(SC - .30)

November 10, 1997 - Telephone conference with Randy Echols regarding interest in co-owned property and discuss with the Trustee;

(SC - .20)

January 29, 1998 - Telephone conference with Randall Echols regarding his co-ownership in real estate and bankruptcy procedures;

(SC - .30)

February 25, 1998 - Correspondence to David Packard requesting additional information on co-owned property;

(SC - .20)

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February 25, 1998 - Correspondence to Randall Echols regarding status of purchase of co-owned property;  
(SC - .30)

March 20, 1998 - Correspondence to Randall Echols giving him ten (10) days to respond to Trustee's request as to his interest in purchasing co-owned property;  
(SC - .30)

April 24, 1998 - Review file for status of administration;  
(RA - .10)

April 29, 1998 - Correspondence to Floyd Landrey regarding the undivided interest of debtor estate in property co-owned by Randall Echols;  
(SC - .30)

September 15, 1998 - Prepare Motion to Defer Filing Fees and proposed Order;  
(RA - .40)

September 15, 1998 - Correspondence to Julie Koenig regarding her employment by Trustee to file adversary proceeding;  
(SC - .20)

September 15, 1998 - Prepare Motion to Employ Attorney for Trustee and proposed Order;  
(SC - .80)

September 18, 1998 - Prepare Motion to Employ Attorney Special Counsel, Affidavit of Disinterestedness and proposed Order;  
(SC - .90)

September 25, 1998 - Review of file for status of administration;  
(RA - .10)

September 15, 1998 - Load asset, lien information and exemption information into computer;  
(RA - .40)

October 1, 1998 - Telephone conference with Julie Koenig regarding offer of settlement of adversary proceeding and discuss with the Trustee  
(SC - .20)

January 11, 1999 - Conference with the Trustee regarding status of administration;  
(SC - .10)

January 14, 1999 - Prepare Application for Compensation and Reimbursement of Expenses of Special Counsel, Julie Koenig, and proposed Order;  
(BH - 2.40)

January 15, 1999 - Prepare Summary of Application for Compensation and Reimbursement of Expenses to Julie Koenig for service on all creditors;  
(BH - .70)

March 3, 1999 - Correspondence to Floyd Landrey regarding his client's purchase of undivided interest;  
(SC - .30)

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March 4, 1999 - Prepare Motion to Employ David Tamminga, affidavit of disinterestedness and proposed Order;  
(BH - .80)

March 5, 1999 - Review claims with Trustee for legal sufficiency;  
(RA - .30)

March 8, 1999 - Load claim information into computer;  
(RA - .40)

March 8, 1999 - Review file for status of administration and discuss with Trustee;  
(RA - .20)

April 27, 1999 - Gather tax information for accountant to prepare fiduciary tax return;  
(RA - .30)

May 6, 1999 - Office conference with David Tamminga regarding information for fiduciary tax returns;  
(RA - .10)

July 26, 1999 - Receive and review short year fiduciary tax return;  
(RA - .10)

July 26, 1999 - Correspondence to the District Director requesting quick determination;  
(RA - .30)

August 5, 1999 - Preparation of Motion for Allowance of Compensation to Accountant and proposed Order;  
(BH - .80)

RECAP OF PARALEGAL TIME:

REBECCA ALLEN (RA)	-	3.7 hrs. @ \$50.00/per hr.	=	\$ 185.00
SHERRY CARNLEY (SC)	-	5.3 hrs. @ \$50.00/per hr.	=	265.00
BEVERLY HATCHER (BH)	-	4.7 hrs. @ \$30.00/per hr.	=	141.00

TOTAL:				<hr/> \$ 591.00
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SCHEDULE C  
EXPENSES OF ADMINISTRATION

	(1) Amount Claimed	(2) Amount Allowed	(3) Previously Paid	(4) Due
1. 11 U.S.C Sec. 507(a)(1) Court Costs and Fees	150.00	150.00	0.00	150.00
2. 11 U.S.C. Sec. 503(b)(1)(a) Preservation of Estate	0.00	0.00	0.00	0.00
3. 11 U.S.C. Sec. 503(b)(2) Post-Petition taxes and related penalties	0.00	0.00	0.00	0.00
4. 11 U.S.C. Sec. 503(b)(2) Compensation and Reimbursements				
A. Trustee - Compensation	2,012.51	2,012.51	0.00	2,012.51
B. Trustee - Expense	989.38	989.38	0.00	989.38
C. ACCOUNTANT FEES	350.00	350.00	350.00	0.00
D. SPECIAL ATTY EXPENSES	81.26	81.26	81.26	0.00
E. SPECIAL ATTY FEES	2,390.00	2,390.00	2,390.00	0.00
F. TRUSTEE ATTORNEY EXPENSES	165.76	165.76	165.76	0.00
G. TRUSTEE ATTORNEY FEES	1,432.50	1,410.50	1,410.50	0.00
5. Court Special Charges (Excess Notices)	0.00	0.00	0.00	0.00
6. United States Trustee Fees	0.00	0.00	0.00	0.00
BkMk6 TOTALS:	\$7,571.41	\$7,549.41	\$4,397.52	\$3,151.89

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS

form.bill

In Re:  
Margaret S. Echols

Case No: 97-10907 bp  
Chapter: 7

Debtor(s)

SEP-8 PM 1:10

U.S. BANKRUPTCY  
COURT

**BILL OF COURT COSTS**

To: Stephen J. Zayler  
123 E. Lufkin Ave.  
P.O. Box 150743  
Lufkin, TX 75915-0743

Notice is hereby given that court costs (and deferred adversary filing fees, if applicable) are due and owing, pursuant to 28 USC Section 1930, in the above case in the amount of **\$150.00**.

These costs are itemized as follows:

**NOTICES**

\$ .25 per notice in excess of 50 notices mailed prior to 1/1/87. \$

\$ .50 per notice for all notices mailed 1/1/87 between 1/1/98. \$

**NOTE:** For Chapter 7 cases filed after 12/1/92, there will be NO NOTICE FEES.  
(Do Not Bill for \$.50 per notice)

**NOTE:** For all other chapters filed after 1/1/98, there will be NO NOTICE FEES. (Do Not Bill for \$.50 per notice)

**PROCESSING CLAIMS**

**NOTE:** Eliminated is the fee of \$.25 for clerical processing of each claim in excess of 10 in cases filed under the Act or Code.

**DEFERRED ADVERSARY FILING FEES**

1 Chapter 7 Adversary Proceeding filed @ \$120.00/150.00 each. **\$150.00**

**NOTE:** For all Adversary Proceedings filed after 12/18/96 the filing fee is \$150.00.

**TOTAL AMOUNT DUE \$150.00**

Check to be made payable to Clerk, U.S. Bankruptcy Court

Date: 9/8/99

JAMES D. TOKOPH  
Clerk of Court

By:

  
Deputy Clerk

**NOTE:** For Chapter 11 Cases Only: Court costs are due on or before the confirmation hearing. The Judge will confirm that these cases have been paid at the hearing.

# SCHEDULE D

## SECURED CLAIMS

Claim no.	Amount Claimed	Amount Not Determined	Amount Allowed	Previously Paid	Due
TOTALS	0.00		0.00	0.00	0.00

## IDENTIFICATION OF SECURED PARTIES AFFECTED:

Claim No. Name of Creditor

Claim No. Name of Creditor

# SCHEDULE E

## PRIORITY CLAIMS OTHER THAN ADMINISTRATIVE EXPENSES IN THE FOLLOWING ORDER OF PRIORITY

	(1) Amount Claimed	(2) Amount Allowed	(3) Amount Paid	(4) Due
1. For Credit extended - Sec. 364(e)(1)	0.00	0.00	0.00	0.00
2. Claims from failure of adequate protection - Sec. 307(a)(b)	0.00	0.00	0.00	0.00
3. "Gap Claims" - Sec. 507(a)(2)	0.00	0.00	0.00	0.00
4. Wages, etc. - Sec. 507(a)(3)	0.00	0.00	0.00	0.00
5. Contributions to benefit plans - Sec. 507(a)(4)	0.00	0.00	0.00	0.00
6. Consumer deposits - Sec. 507(a)(6)	0.00	0.00	0.00	0.00
7. Taxes - Sec. 507(a)(7)	0.00	0.00	0.00	0.00
8. Other (No Basis):	0.00	0.00	0.00	0.00
TOTALS:	\$0.00	\$0.00	\$0.00	\$0.00

# SCHEDULE E

## PARTIES AFFECTED:

Priority No. Name of Creditor

Priority No. Name of Creditor

FILED UNSECURED CLAIMS TOTAL:	16,864.09	16,864.09	0.00	16,864.09
SUBORDINATED UNSECURED CLAIMS TOTAL:	0.00	0.00	0.00	0.00



EXHIBIT A  
ANALYSIS OF CLAIMS REGISTER

Case Number: 97-10907  
Debtor Name: ECHOLS, MARGARET S.

Page 1  
Claim Type Sequence

Date: September 27, 1999

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
025 AF	DAVID S. TAMMINGA CPA 1403 TURTLE CREEK LUFKIN, TX 75901	Administrative	ACCOUNTANTS FEES PER ORDER DATED 3-2-99.	\$0.00	\$350.00	\$350.00
Subtotal For Claim Type AF ACCOUNTANT FEES				\$0.00	\$350.00	\$350.00
025 CAF	CLERK, U. S. BANKRUPTCY COURT 300 WILLOW STREET, SUITE 117 BEAUMONT, TX 77701	Administrative		\$0.00	\$150.00	\$150.00
Subtotal For Claim Type CAF CLERK, ADVERSARY FILING FEE				\$0.00	\$150.00	\$150.00
025 SAE	JULIE KOENIG ATTORNEY AT LAW 1235 N. LOOP WEST, SUITE 1005 HOUSTON, TX 77008	Administrative	ATTORNEY FOR TRUSTEE EXPENSES PER ORDER DATED 3-2-99.	\$0.00	\$81.26	\$81.26
Subtotal For Claim Type SAE SPECIAL ATTY EXPENSES				\$0.00	\$81.26	\$81.26
025 SAF	JULIE KOENIG ATTORNEY AT LAW 1235 N. LOOP WEST, SUITE 1005 HOUSTON, TX 77008	Administrative	ATTORNEY FEES PER ORDER DATED 3-2-99.	\$0.00	\$2,390.00	\$2,390.00
Subtotal For Claim Type SAF SPECIAL ATTY FEES				\$0.00	\$2,390.00	\$2,390.00
025 TAE	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Administrative	ATTORNEY FOR TRUSTEE EXPENSES PER ORDER DATED 5-7-99.	\$0.00	\$165.76	\$165.76
Subtotal For Claim Type TAE TRUSTEE ATTORNEY EXPENSES				\$0.00	\$165.76	\$165.76
025 TAF	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Administrative	ATTORNEY FEES PER ORDER DATED 5-7-99	\$0.00	\$1,432.50	\$1,410.50
Subtotal For Claim Type TAF TRUSTEE ATTORNEY FEES				\$0.00	\$1,432.50	\$1,410.50
1 070 UC	BRAZOS HIGHER EDUCATION C/O AFSA DATA CORP. P. O. BOX 22724 LONG BEACH, CA 90801-5724	Unsecured		\$0.00	\$2,318.44	\$2,318.44
2 070 UC	PRUDENTIAL BANK & TRUST COMPANY CARD SERVICES - BANKRUPTCY 1 RAVINIA DRIVE, SUITE 1000 ATLANTA, GA 30346-2103	Unsecured		\$0.00	\$7,858.98	\$7,858.98
3 070 UC	MBNA AMERICA BANK, N.A. P. O. BOX 15725 MS 703691 WILMINGTON, DE 19885-15725	Unsecured		\$0.00	\$5,678.45	\$5,678.45
4 070 UC	CAPITAL ONE FINANCIAL P. O. BOX 85167 RICHMOND, VA 23285	Unsecured		\$0.00	\$1,008.22	\$1,008.22
Subtotal For Claim Type UC UNSECURED CLAIMS				\$0.00	\$16,864.09	\$16,864.09
Case Totals:				\$0.00	\$21,433.61	\$21,411.61

Code #: Trustee's Claim Number, Priority Code, Claim Type

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE: )  
ECHOLS, MARGARET S. ) CASE NO. 97-10907  
 ) CHAPTER 7  
DEBTOR(S) )

TRUSTEE'S REPORT OF  
PROPOSED FINAL DISTRIBUTIONS

The undersigned trustee of the estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distributions.

1. The Court has entered orders which have become final, and which dispose of all objections to claims, all objections to the trustee's Final Report, all applications for compensation, and all other matters which must be determined by the Court before final distribution can be made.

2. The trustee proposes to make final distribution of the funds of the estate as follows, and will make such distribution unless written objection thereto is made, filed and served on the trustee and on the United States trustee.

1. BALANCE ON HAND	\$8,227.56
2. ADMINISTRATIVE EXPENSES TO BE PAID * (note)	\$3,151.89
3. SECURED CLAIMS TO BE PAID * (note)	\$0.00
4. PRIORITY CLAIMS TO BE PAID * (note)	\$0.00
5. UNSECURED CLAIMS TO BE PAID * (note)	\$5,075.67
6. OTHER DISTRIBUTIONS TO BE PAID * (note)	\$0.00
7. TOTAL DISTRIBUTIONS TO BE MADE (Sum of lines 2 through 6)	\$8,227.56
8. ZERO BALANCE AFTER ALL DISTRIBUTIONS (Line 1 less line 7)	\$0.00

\* (See attached schedule of payees and amounts)

  
\_\_\_\_\_  
Stephen J. Zayler (Trustee)

# PROPOSED DISTRIBUTION

Case Number: 97-10907

Page 1

Date: September 27, 1999

Debtor Name: ECHOLS, MARGARET S.

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
Beginning Balance								\$8,227.56
	Stephen J. Zayler - Fees COMPENSATION	Admin		\$2,012.51	\$0.00	\$2,012.51	\$2,012.51	\$6,215.05
	Stephen J. Zayler - Exp EXPENSES	Admin		\$989.38	\$0.00	\$989.38	\$989.38	\$5,225.67
	CLERK, U. S. BANKRUPTCY COURT 300 WILLOW STREET, SUITE 117 BEAUMONT, TX 77701	Admin	025	\$150.00	\$0.00	\$150.00	\$150.00	\$5,075.67
	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Admin	025	\$1,410.50	\$1,410.50	\$0.00	\$0.00	\$5,075.67
	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Admin	025	\$165.76	\$165.76	\$0.00	\$0.00	\$5,075.67
	JULIE KOENIG ATTORNEY AT LAW 1235 N. LOOP WEST, SUITE 1005 HOUSTON, TX 77008	Admin	025	\$2,390.00	\$2,390.00	\$0.00	\$0.00	\$5,075.67
	JULIE KOENIG ATTORNEY AT LAW 1235 N. LOOP WEST, SUITE 1005 HOUSTON, TX 77008	Admin	025	\$81.26	\$81.26	\$0.00	\$0.00	\$5,075.67
	DAVID S. TAMMINGA CPA 1403 TURTLE CREEK LUFKIN, TX 75901	Admin	025	\$350.00	\$350.00	\$0.00	\$0.00	\$5,075.67
1	BRAZOS HIGHER EDUCATION C/O AFSA DATA CORP. P. O. BOX 22724 LONG BEACH, CA 90801-5724	Unsec	070	\$2,318.44	\$0.00	\$2,318.44	\$697.79	\$4,377.88
2	PRUDENTIAL BANK & TRUST COMPANY CARD SERVICES - BANKRUPTCY 1 RAVINIA DRIVE, SUITE 1000	Unsec	070	\$7,858.98	\$0.00	\$7,858.98	\$2,365.36	\$2,012.52

# PROPOSED DISTRIBUTION

Case Number: 97-10907

Page 2

Date: September 27, 1999

Debtor Name: ECHOLS, MARGARET S.

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
ATLANTA, GA 30346-2103								
3	MBNA AMERICA BANK, N.A. P. O. BOX 15725 MS 703691 WILMINGTON, DE 19885-15725	Unsec	070	\$5,678.45	\$0.00	\$5,678.45	\$1,709.07	\$303.45
4	CAPITAL ONE FINANCIAL P. O. BOX 85167 RICHMOND, VA 23285	Unsec	070	\$1,008.22	\$0.00	\$1,008.22	\$303.45	\$0.00
<< Totals >>				\$24,413.50	\$4,397.52	\$20,015.98	\$8,227.56	\$0.00

Proposed distribution is dependent on the Court's rulings on administrative expenses, contest of claims, and/or objections made to this proposed distribution.

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE: )  
ECHOLS, MARGARET S. ) CASE NO. 97-10907  
 )  
 ) CHAPTER 7  
DEBTOR(S) )

**ORDER ALLOWING TRUSTEE'S FINAL APPLICATION FOR COMPENSATION  
AND APPROVING TRUSTEE'S FINAL REPORT AND PROPOSED DISTRIBUTION**

ON THIS DAY came on for consideration the Trustee's Final Report filed by Stephen J. Zayler, the duly appointed Chapter 7 Trustee. The Court finds that notice of this hearing has been given as required by the Bankruptcy Rules. Upon due consideration, the Court finds that cause exists which justifies the entry of the following order:

**IT IS THEREFORE ORDERED** that the Chapter 7 Trustee's final application for compensation in the amount of **\$2,012.51** and for reimbursement of expenses in the amount **\$989.38** is **Granted**.

**IT IS FURTHER ORDERED** that the Trustee's Final Report is approved as submitted by the Chapter 7 Trustee, including approval of the payment of the following fees and charges assessed against the Estate under Chapter 123 of title 28 of the United States Code.

**FEES/CHARGES**

**PROPOSED PAYMENT**

Clerk Noticing/Claim Fees	\$0.00
Unpaid Adversary Filing Fees	\$150.00
Unpaid Quarterly Fees	\$0.00

**IT IS FURTHER ORDERED** that the Chapter 7 Trustee shall make final distribution of the amounts set forth in the Trustee's Final Report as approved by this Court and shall file a Supplemental Final Report and Account together with such bank statements as are necessary to document a zero balance in all Estate accounts, following compliance with Section 347(a) of the Bankruptcy Code and Bankruptcy Rule 3011, if applicable.

SIGNED this the \_\_\_\_\_ day of \_\_\_\_\_, 1999.

\_\_\_\_\_  
BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE: MARGARET S. ECHOLS / BANKRUPTCY CASE: 97-10907  
/   
/ CHAPTER 7

FILED  
BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS

99 OCT 26 PM 1:

CLERK, U.S. BANKRUPTCY COURT

**NOTICE OF FILING OF FINAL REPORT OF TRUSTEE.  
APPLICATION FOR COMPENSATION AND PROPOSED DISTRIBUTIONS**

NOTICE IS GIVEN that the Trustee's Final Report and Account, report of Proposed Final Distribution and Applications for Compensation have been filed. These documents are available for public inspection at the office of the Bankruptcy Clerk, 300 Willow, Suite 100, Beaumont, Texas 77701, or at the trustee's office whose name and address is as follows:

STEVE ZAYLER 123 E. LUFKIN PO BOX 150743 LUFKIN, TX 75915

The following Applications for Compensation have been filed:

<u>Applicants</u>	<u>Fees Requested</u>	<u>Expenses Requested</u>
<u>STEVE ZAYLER</u> Trustee	<u>2012.51</u>	<u>989.38</u>
<u>STEVE ZAYLER</u> Attorney for Trustee	<u>0.00</u>	<u>0.00</u>
<u>U. S. Bankruptcy Court</u>	<u>150.00</u>	

The trustee's account shows:

<b>Total Receipts</b>	<b>Total Disbursements</b>	<b>Balance</b>
<u>\$ 12625.08</u>	<u>\$ 4397.52</u>	<u>\$ 8227.56</u>

In addition to the commissions and fees that may be allowed by the Court, liens and priority claims which must be paid in advance of general creditors have been allowed in the total amount of \$ 0.00 ; general unsecured claims have been allowed in the amount of \$ 16864.09 .  
The debtor has/has not been discharged.

Written objections to the Final Report, Application for Compensation and/or proposed Distributions must be filed with the Clerk of the Court and served on the trustee at the above mentioned address within 30 days from the date of this notice. If no objections are filed, the Court may consider the Report and Applications without hearing. If objections are filed, a hearing will be held on \_\_\_\_\_

at \_\_\_\_\_ .

Date: \_\_\_\_\_

**JAMES D. TOKOPH**, Clerk of Court

By: \_\_\_\_\_  
Deputy Clerk